

AMENDMENTS TO THE CLAIMS

The listing of claims will replace all prior versions, and listings, of claims in the application.

Listing of Claims:

1. (Currently Amended) A computer-implemented method for assessing a risk of fraud, comprising:
 - receiving at least information relating to a first address relating to one of an account holder or an applicant;
 - determining demographic data relating to the first address;
 - receiving information relating to a second address;
 - determining demographic data relating to the second address
 - measuring demographic differences between the first and second addresses using the determined demographic data relating to the first address and the determined demographic data relating to the second address; and
 - calculating a score indicative of a level of risk of identity theft fraud using the measured demographic differences, wherein calculating a score is done using a processor.
2. (Original) The method of claim 1, further comprising analyzing whether the first address is a warm address.
3. (Original) The method of claim 1, further comprising analyzing whether the first address is a undeliverable mail address.
4. (Canceled)
5. (Previously Presented) The method of claim 1, wherein calculating a score comprises using a mathematical model that includes weighting factors for one or more pre-defined variables used in the model.

6. (Currently Amended) A ~~computer-implemented~~ method for assessing a risk of identity theft fraud with respect to new applications, comprising:
receiving first address information relating to an applicant for an account;
receiving reference address information relating to a reference address;
determining demographic data relating to the first address information and the reference address information; and
calculating a score indicative of a level of risk of identity theft fraud using the determined demographic data, wherein calculating a score is done using a processor.
7. (Canceled)
8. (Currently Amended) The method of claim 6 [[7]], wherein receiving [[a]] reference address information includes receiving reference address information from a third party database
9. (Currently Amended) The method of claim 6 [[7]], wherein receiving a reference address includes receiving reference address information as part of input data provided in making a request to assess a risk of identity theft fraud.
10. (Currently Amended) The method of claim 6 [[7]], wherein calculating a score comprises further comprises determining demographic data relating to the reference address and measuring at least one difference in demographic data between the determined demographic data relating to the address information and the determined demographic data relating to the reference address.
11. (Canceled)
12. (Previously Presented) The method of claim 1, further comprising reporting an assessment of a risk of identity theft based at least in part on the score.
13. (Previously Presented) The method of claim 12, further comprising analyzing the first address for negative data.

14. (Original) The method of claim 13, wherein the act of assessing risk of identity theft is based on the score and analysis of the negative data.
15. (Currently Amended) A computer-implemented method for assessing a risk of fraud, comprising:
receiving street addresses including an applicant address and a reference address;
determining demographic data relating to the street addresses;
using demographic attributes of the street addresses to predict the risk of fraud by analyzing differences between the demographic data of the street addresses;
assessing the risk of fraud based on the differences between the demographic attributes, wherein assessing the risk is done using a processor.
16. (Original) The method of claim 15, further comprising reporting the assessment of fraud.
17. (Previously Presented) The method of claim 16, wherein assessing a risk of fraud comprises assessing the risk of identity theft fraud due to account takeover.
18. (Previously Presented) The method of claim 16, wherein assessing a risk of fraud comprises assessing the risk of identity theft fraud perpetrated through a new application.
19. (Original) The method of claim 17, further comprising receiving information relating to a media request.
20. (Original) The method of claim 19, further comprising assessing risk of identity theft when the request for media is made on an emergency basis.
21. (Previously Presented) The method of claim 15, wherein assessing risk of fraud comprises assessing a risk of identity theft in fulfillment activities.
22. (Previously Presented) The method of claim 15, further comprises determining negative information relating to the street addresses and determining positive information relating to the

street addresses and associating the negative and positive information with the determined demographic data to assess the risk of identity theft fraud.

23. (Canceled)

24. (Currently Amended) A system for assessing a risk of fraud, comprising:

a processor;

memory;

computer instructions operable by the processor to append data from the memory or input by a user to at least one variable used in assessing a risk of identity theft fraud;

computer instructions operable by the processor to analyze differences in demographic data for two different street addresses;

computer instructions operable by the processor to calculate a score indicative of a level of risk of fraud; and

computer instructions operable by the processor to output an assessment of a risk of level of fraud.

25. (Currently Amended) The system of claim 24, wherein the computer instructions to calculate a score comprise instructions to calculate a score indicative of a risk of fraud using a formula of the form $Y = A + B_1 * x_1 + B_2 * x_2 + B_3 * x_3 + \dots + B_n * x_n$

where Y is a [[the]] dependent or outcome variable and is the result used to predict the risk of identity theft fraud, A is a constant value, B_1, \dots, B_n are the coefficients or weights assigned to [[the]] independent variables, and x_1, \dots, x_n are the independent variables.

26. (Currently Amended) A computer-implemented method for determining whether an account request for a change of address from an applicant involves fraud, comprising:

receiving a request to change an address of an account, said request including an old address and a new address of the applicant;

obtaining demographic data based on the old address of the applicant;

obtaining demographic data based on the new address of the applicant;

calculating a differential between the demographic data based on the old address of the applicant and the demographic data based on the new address of the applicant;

calculating a score for the request based on the differential, wherein calculating a score is done using a processor; and

determining, based on the calculated score, whether the request for change of address may involve fraud.

27. (Currently Amended) A computer-implemented method for determining whether an account request from an applicant for media involves fraud, comprising:

receiving a request to provide media to the applicant relating to an account;

determining whether the account has information relating to change of addresses, said information including an old address and a new address of the applicant;

obtaining demographic data based on the old address of the applicant;

obtaining demographic data based on the new address of the applicant;

calculating a differential between the demographic data based on the old address of the applicant and the demographic data based on the new address of the applicant;

calculating a score for the request based on the differential, wherein calculating a score is done using a processor; and

determining, based on the calculated score, whether the account request may involve fraud.

28. (Currently Amended) A computer-implemented method for determining whether an account request from an applicant for media involves fraud, comprising:

receiving a request to provide media to the applicant relating to an account, said request including a current address of the applicant and a shipping address to which to ship said media; obtaining demographic data based on the current address of the applicant;

obtaining demographic data based on the shipping address of the applicant;

calculating a differential between the demographic data based on the current address of the applicant and the demographic data based on the shipping address of the applicant; and

calculating a score for the request based on the differential, wherein calculating a score is done using a processor; and

determining, based on the calculated score, whether the account request may involve fraud.

29. (Currently Amended) A system for processing account requests from applicants, comprising:

a processor for one or more inputs for receiving account requests from one or more business entities, each of said account requests including an address of an applicant;

the processor including an interface for transmitting said addresses to an address data service to obtain demographic data therefrom; and

the processor further including a scoring module for calculating a score for the request based on the demographic data, the score indicating whether the request may involve fraud.

30. (Currently Amended) A method for providing information assessing a risk of fraud, comprising:

receiving two different street addresses, the two different street addresses including an applicant address and a reference address;

receiving demographic data associated with the two different street addresses;

analyzing the two different street addresses and the demographic data associated with the street addresses, wherein analyzing is done using a processor; and

based, at least in part on the analysis, providing an assessment of a risk of fraud.

31. (Previously Presented) The method of claim 30, wherein providing an assessment of a risk of fraud comprises providing a score and an explanation of the score.

32. (Previously Presented) The method of claim 30, wherein providing an assessment of risk comprises sending the assessment via an electronic message.

33. (Previously Presented) The method of claim 30, wherein providing an assessment of risk comprises sending the assessment via voice.

34. (New) The method of claim 6, wherein the reference address is an address from a credit report of the applicant.

35. (New) The system of claim 29, wherein the account requests are input to a client device and transmitted to a server hosting the processor.

36. (New) The system of claim 29, wherein the account requests are input to a client device and the processor is hosted on the client device.